

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Daryl Dewitt Stone
Mary Jo Antoinette Stone
Debtors

Case No. 21-01173-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 10, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Daryl Dewitt Stone, Mary Jo Antoinette Stone, 339 Eastshore Drive, East Stroudsburg, PA 18301-9362
5411640	+ Account Resolution Service, 1643 NW 136th Ave, Building H, Suite 100, Sunrise, FL 33323-2857
5411641	+ Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
5411642	+ Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
5411643	+ E Z Rent to Own, 1578 W. Market Street, Pottsville, PA 17901-2210
5411652	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met-Ed, 2800 Pottsville Pike, Reading, PA 19605
5411656	Pennsylvania American Water, PO Box 91623, Rantoul, IL 61866-8623
5411660	+ Seventeen CU INC MT2, 3181 Larchmont Ave, Warren, OH 44483-2435
5411662	+ The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Sep 10 2021 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411644	+ EDI: AMINFOFP.COM	Sep 10 2021 22:48:00	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5411645	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 10 2021 18:46:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5411646	+ EDI: IIC9.COM	Sep 10 2021 22:48:00	I C Systems Collections, PO BOX 64378, Saint Paul, MN 55164-0378
5411647	+ EDI: IRS.COM	Sep 10 2021 22:48:00	IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
5411648	EDI: JEFFERSONCAP.COM	Sep 10 2021 22:48:00	Jefferson Capital System, 16 MClelland Road, Saint Cloud, MN 56303
5411649	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 10 2021 18:46:00	Kohls Department Store, PO BOX 3115, Milwaukee, WI 53201-3115
5411650	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 10 2021 18:46:32	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
5411651	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 10 2021 18:46:31	Merrick Bank Corp, PO BOX 9201, Old Bethpage, NY 11804-9001
5411653	+ EDI: MID8.COM	Sep 10 2021 22:48:00	Midland Credit Management Inc, 320 East Big Beaver, Troy, MI 48083-1238
5411654	+ Email/Text: jbenner@nepafcu.org	Sep 10 2021 18:46:00	NE PA Community FCU, 337 Clay Ave, Stroudsburg, PA 18360-1288
5411657	Email/Text: info@phoenixfinancialsvcs.com	Sep 10 2021 18:45:00	Phoenix Financial Services LLC, 8902 Otis Ave,

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5411658	EDI: PRA.COM		Suite 103A, Indianapolis, IN 46216
		Sep 10 2021 22:48:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5411655	+ Email/Text: paparalegals@pandf.us		
		Sep 10 2021 18:46:00	Patenaude & Felix, A.P.C, 501 Corporate Drive, Southpointe Center 205, Canonsburg, PA 15317-8584
5411659	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Sep 10 2021 18:46:32	Regional Acceptance Corp, 1424 E Fire Tower Road, Greenville, NC 27858-4105
5411857	+ EDI: RMSC.COM		
		Sep 10 2021 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5411661	+ EDI: WTRRN BANK.COM		
		Sep 10 2021 22:48:00	TD Bank USA/Target, PO BOX 673, Minneapolis, MN 55440-0673

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

Name	Email Address
Charles Laputka	on behalf of Debtor 1 Daryl Dewitt Stone claputka@laputkalaw.com jen@laputkalaw.com
Charles Laputka	on behalf of Debtor 2 Mary Jo Antoinette Stone claputka@laputkalaw.com jen@laputkalaw.com
John J Martin (Trustee)	pa36@ecfbis.com trustee martin@martin-law.net
Rebecca Ann Solarz	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Daryl Dewitt Stone
First Name Middle Name Last Name

Debtor 2 Mary Jo Antoinette Stone
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-01173-MJC**

Social Security number or ITIN xxx-xx-0734
EIN --_-----

Social Security number or ITIN xxx-xx-3147
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daryl Dewitt Stone

Mary Jo Antoinette Stone
aka Mary J. Stone**By the
court:**9/10/21

Honorable Mark J. Conway
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.